

## **FOREVER AND EVER. AMEN**

Peter Bennett

In this last article of the series taking a broader look at the question of why to give to the Church of the Redeemer, when considering any sort of planned gift there are some common questions each of us needs to ask ourselves about the following:

### *Vision:*

A planned gift is often the most visionary of gifts because,

- a) the donor may not be alive when the gift is realized, and
- b) it may be some time between intention (deciding to make the gift) and realization (actual receipt of the gift).

For this reason, a donor must ask themselves this question. Does Church of the Redeemer have a long term vision of its mission and ministry 15 to 20 years down the road? We talk about 90 day plans, one year plans, or a three to five year plan. It takes a truly visionary organization to have the courage and faith to think long term. One of the strengths of this parish has been its ability throughout its history to imagine the possibility for ministry long term. Sometimes the vision has been very cloudy, some might say foolhardy.

What possessed people to think that locating a church surrounded by fields on all sides would be a viable short term proposition? They did not. Instead they imagined growth of a village and a need for faithful witness as growth and population came. Who had the vision to gamble on a small Quebec organ builder, instead of relying on traditional sources? Who had the vision to build a balcony to house an expanding congregation eager for preaching excellence and religious instruction? The history of this parish is filled with examples of bold visionary leadership. The conversation we are currently engaged in about physical changes, new ministry, and future direction is consistent with our history.

### *Financial Stability:*

It's difficult to have a conversation with parish leadership about planned giving when the community is struggling to meet its operating budget. Planned giving is a part of stewardship. A Christian steward's first responsibility is to support the operating needs of the parish. Planned giving involves the orderly disposition of your assets (estate) in a manner consistent with your values. Planned giving is not the short or long term solution to a parish's financial situation.

Is the parish financially stable? One of the measures of a healthy parish is the percentage of the operating budget being raised by its members. Taking the benchmark established by the Diocese as our guide, the trend is positive. Ten years ago, annual giving accounted for about 50 percent of our operating budget. Now the figure is somewhere just over 80

percent. External research suggests the sign of a healthy parish is over 70 percent. We are well past that measure.

*Accountability:*

Another measure a donor should look for is accountability. Are the finances a mystery? Is reporting irregular? Do you have a sense of how the donation will be invested or spent? Is the policy on donations consistent? In other words, will the parish be a good steward of the gift? Over the last few years, the Board of Management has worked hard to provide both narrative and numeric versions of our budget. The Stewardship committee reports regularly to the parish on our progress to meeting our budget. We hold mid year reviews, and where necessary hold a special vestry to seek approval of special disbursements. We have also adopted guidelines on designated and undesignated gifts, so a prospective donor can be assured that their gift will be gratefully received and properly spent or invested.

*Endowment Policies:*

Some parishes are referred to in a dismissive tone as an 'endowment parish'. Through the generosity of another generation, the parish has been left with substantial capital. Someone in a past generation has had the vision and generosity to think of the long term needs of the parish. Rather than be dismissive, let's rejoice.

The Church of the Redeemer has had its own history of endowments, and still has invested capital available for the future. I am sure no one in the parish leadership wanted to consume as much capital as we did on our building project of a decade ago, but what a gift when costs went awry? Look at the result: New and expanded ministry in children, youth and adult education; an unrecognizable expansion in ministry to the marginalized of our community; a space for fun and fellowship.

However, during this decade, this parish has also grown to understand the importance of supporting expanded ministry. Our operating budget has more than doubled, but so too has our annual giving. We as a community understand the importance of supporting our operational requirements. Our operational budget now receives only about three percent of its revenue from our endowment capital. A donor of a planned gift can be assured of good stewardship and thoughtful application of their gift in a manner consistent with God's purpose for us.

*Donor Centred:*

This is a term that is often bandied about in the gift planning community. Here's an example. Which is easier for the Church of the Redeemer - a gift of cash or a gift of securities? The cost, complexity, and risk of handling a gift of securities are far higher than receiving a cheque from a donor. However, a gift of appreciated securities is far more beneficial to the donor, which is why we have tried to make it as simple as possible for people to donate stock to Redeemer. There is a cost to provide on line donation

capability, but we encourage donors to take advantage of what is easier or more convenient for the donor.

### *Donor Recognition*

In the story of the widow's mite, Jesus recognizes the donor because of the motivation of the donor, not the dollar amount of the gift. In the Hebrew scripture, Abraham's generosity is recognized by God in his willingness to sacrifice Isaac. At the Church of the Redeemer we recognize the generosity of those who have donated the land, the building, the furnishings, the books, and supported specific ministry at this corner of Avenue Road and Bloor Street. We encourage undesignated gifts, but welcome with grateful hearts a designated gift that meets the needs of the donor or their family. The leadership of the parish works with donors to ensure that they are appropriately acknowledged and thanked.

### *Communication:*

The final question is how well we proclaim the good news. Is there a good news story which needs to be shared? People want to be associated with something good, something positive. They want to be kept informed, so they can make choices, based on the luxury of time, good information, and the presence of God's spirit running throughout. At the Church of the Redeemer whether it is the website, the newsletter, E-news, the pulpit, or the bulletin, this parish is well served by its communications vehicles.

Some people call a planned gift a 'sacrificial gift' often giving it a pejorative connotation. . However, perhaps it would be more helpful to think of sacrifice as an offering of the best we have been given, returning it to the God who has been and continues to be the source of all goodness, ...for ever and ever.

*As for those who are in the present age rich, command them not to be haughty, or to set their hopes on the uncertainty of riches, but rather on God who richly provides us with everything for our enjoyment. They are to do good, to be rich in good works, generous, and ready to share, thus storing up for themselves the treasure of a good foundation for the future, so that they may take hold of the life that really is life. 1 Timothy 6: 17-19*

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